



P.O. Box 2558  
Houston, Texas 77252-2558

## PROMISSORY NOTE (International Issue)

**REFERENCE:** 012298-12-7665-n 13  
**DATE OF ISSUE:** February 18, 1998  
**AMOUNT:** US\$5,000,000.00 (five million Dollars only)  
**EXPIRATION:** 1 (one) year from the date of the note on February 18 1999  
**TERMS:** Interest to be accrued of seven and one half percent (7 1/2 %) which has been advanced  
**BENEFICIARY:** Payment at our counters on expiration date at Houston, Texas  
Mr. Harry H.H. Ho  
Megaway Group  
300 Beach Road #25-07  
The Concourse  
Singapore 199555

We hereby undertake and promise to pay on the 18th of February 1999 the amount of US\$5,000,000.00 (five million Dollars) for and on behalf of the beneficiary at our counters at Houston, Texas, United States of America, to bearer, upon presentation of the Promissory Note.

The payment shall be made without protest, deductions, levies, taxes or interest thereon for full face value of this note.

Authorized Signature

Vivian K. Bailey  
Vice President (Securities)

Authorized Signature

Michael O. Walker  
Vice President (Banking)